

**Information to identify the case:**

Debtor 1	<u>Lena Debbie Stevens</u>	Social Security number or ITIN	xxx-xx-7727
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-16323-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lena Debbie Stevens

7/11/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lena Debbie Stevens  
 Debtor

Case No. 18-16323-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db Lena Debbie Stevens, 3 Kazcmar Ct, Edison, NJ 08820-3664  
 cr +Wells Fargo Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave. suite # 100,  
 Boca Raton, FL 33487-2853  
 517425768 Awa Collections, PO Box 6605, Orange, CA 92863-6605  
 517425769 Cmre. 877-572-7555, 3075 E Imperial Hwy Ste, Brea, CA 92821-6733  
 517425772 Hoag Memorial Hospital Presbyterian, 1 Hoag Dr, Newport Beach, CA 92663-4162  
 517425773 Horizon Dermatology, 1045 W Katella Ave, Orange, CA 92867-3550  
 517425775 +Newport Harbor Radiology, 3075 E IMPERIAL HWY STE 200, BREE, CA 92821-6753  
 517425776 ORACLE UTILITIES, 100 Fairview Ave, Edison, NJ 08817-2440  
 517425778 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517425777 Progressive Mgmt Syste, 1521 W Cameron Ave Fl 1, West Covina, CA 91790-2738  
 517425780 WELLS FARGO BANK, RAS CITRON, LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927  
 517425781 WILLMINGTON TRUST, MCCALLA RAYMER LEIBERT PIERCE, 99 Wood Ave S Ste 803,  
 Iselin, NJ 08830-2713  
 517492997 +Wells Fargo Bank, NA, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave, Suite # 100,  
 Boca Raton Fl. 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2018 23:30:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2018 23:30:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517425767 E-mail/Text: bankruptcy@rentacenter.com Jul 11 2018 23:31:21 Acceptance Now,  
 5501 Headquarters Dr, Plano, TX 75024-5837  
 517425770 EDI: WFNNB.COM Jul 12 2018 02:53:00 Comenity Bank NY & Co, PO Box 182789,  
 Columbus, OH 43218-2789  
 517425771 EDI: GMACFS.COM Jul 12 2018 02:53:00 G M A C, PO Box 105677, Atlanta, GA 30348-5677  
 517425774 EDI: JEFFERSONCAP.COM Jul 12 2018 02:53:00 Jefferson Capital Syst, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 517425779 EDI: VERIZONCOMB.COM Jul 12 2018 02:53:00 VERIZON WIRELESS, 500 Technology Dr Ste 500,  
 Weldon Spring, MO 63304-2225

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Wells Fargo Bank, N.A. ajennings@rasflaw.com  
 Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association. as Successor  
 Trustee to Citibank, N.A. as Trustee of Structured Asset Mortgage Investments II Inc., Bear  
 Stearns Alt-A Trust II, Mortgage Pass-Through Certifica dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Eugene D. Roth on behalf of Debtor Lena Debbie Stevens erothessq@gmail.com  
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com: NJ95@ecfbis.com  
 Kevin M. Buttery on behalf of Creditor Wells Fargo Bank, N.A. bkyefile@rasflaw.com  
 Rebecca Ann Solarz on behalf of Creditor Wilmington Trust, National Association. as Successor  
 Trustee to Citibank, N.A. as Trustee of Structured Asset Mortgage Investments II Inc., Bear  
 Stearns Alt-A Trust II, Mortgage Pass-Through Certifica rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7